

New/Changes for 2005

Anthem Liberty EPO

- The out-of-pocket annual maximums will be reduced from \$2,000 to \$1,000 for an individual, and from \$6,000 to \$3,000 for a family.
- Preventative care frequency schedules (e.g., one exam every two years) will be removed for the short plan-year.
- For physical (P.T.), occupational (O.T.) and speech therapies (S.T.), the annual number of visits has been increased to 20 for each type of therapy (i.e., 20 P.T., 20 S.T., 20 O.T.).
- Wigs are now covered as durable medical equipment at 80% as part of the \$3,000 Durable Medical Equipment (DME) annual maximum allowance.
- Private duty nursing is now excluded in coverage unless part of services billed by a home health or hospice agency and approved as part of a treatment plan.

Anthem Centennial PPO

- The in-network deductibles will go down from \$2,000 to \$1,000 for an individual and from \$4,000 to \$2,000 for a family. The in-network out of pocket annual maximums will decrease from \$5,000 to \$2,500 for an individual and from \$10,000 to \$5,000 for a family.
- The out-of-network deductibles also will be reduced from \$4,000 to \$2,000 for an individual, and from \$8,000 to \$4,000 for a family. The out-of-network out of pocket annual maximums will be reduced from \$10,000 to \$5,000 for an individual, and from \$20,000 to \$10,000 for a family.
- Preventative care frequency schedules (e.g., one exam every two years) will be removed for the short plan-year.
- Wigs are now covered as Durable Medical Equipment (DME) at 80% after deductible for those suffering hair loss due to specified reasons.
- Private duty nursing is now excluded in coverage unless part of services billed by a home health or hospice agency and approved as part of a treatment plan.
- For physical (P.T.), occupational (O.T.) and speech therapies (S.T.), the annual number of visits has been increased to 20 for each type of therapy (i.e., 20 P.T., 20 S.T., 20 O.T.).

Kaiser Permanente HMO

- No changes except for rates.

San Luis Valley HMO

- No change except for rates.

PacifiCare HMO

- This health plan is no longer available to state employees for 2005.

Delta Dental Basic/Basic Plus Plans

- Basic Plan – The coverage for basic services, endodontics, oral surgery and periodontics will increase from 50% to 70%.
- Basic Plus – The lifetime maximum for orthodontic services for dependent children up to age 19 will increase from \$1000 to \$1,500, and adult orthodontic services will now be covered, at a rate of 50%, with a \$1,500 lifetime maximum.

Standard Insurance Company – Group Term Life and AD&D

- Effective January 1, 2005, the State's Life and AD&D coverage will be increased to \$33,000.
- Death of spouse has been added to list of life change events.

Long-term Disability

- No change

Flexible Spending Accounts

- The minimum contribution to a Health Care FSA or Dependent Care FSA will be \$10.
- The maximum contribution for Health Care during the six-month plan year (January through June) is \$3,000.
- The maximum contribution for Dependant Care during the six-month plan year (January through June) is \$2,500 (\$1,250 if married and filing separately).